

who's who at
your credit union

Board of Directors

Chairman Kenneth Petersen
Vice Chairman Michael Smith
Treasurer Michael Iarrapino
Secretary Kathleen McElarney
Director Dalton Jordan

Loan Officers

Loan Officer Patricia Castrovinci

Supervisory Committee

Member Donna Susan
Member Bill McConnell
Member Barry Pursel

Office Personnel

President/CEO Jennifer Bruett
Operations Manager Donna Bender
Products & Services Director Aladdin Vega
Fraud & Collections Mgr. Ivette Rosado
Accounting Specialist Kathleen Piscitelli
Financial Services/MSR Mgr. Jodi Hiles-Skopas
Systems Manager Martha McKeon
Loan Specialist Patricia Castrovinci
Marketing Dir./Branch Mgr.-PB Catherine Eden
Branch Manager-NB Kathie Phillips
Member Service Rep. Sandra Benway
Member Service Rep. Maureen DeMedio
Member Service Rep. Kathy Georgallis
Member Service Rep. Jane Maxwell
Member Service Rep. Paula Melchiorre
Member Service Rep. Nancy Rivera
Member Service Rep. Chandra Shukla

where you can find us

Office Locations & Hours

New Brunswick, NJ (Main) One Squibb Dr. Bldg. 111-1-111A New Brunswick, NJ 08903-1588 M-F 8 a.m.-3 p.m. (732) 227-6700 Toll-free (888) 423-7265	Lawrenceville, NJ 3551 Lawrenceville Rd. Room A.119 Princeton, NJ 08543-4715 M-F 8 a.m.-3 p.m. (609) 252-4038/7738
Plainsboro, NJ 777 Scudders Mill Rd. Room 2.C222 Plainsboro, NJ 08536-1615 M-F 8 a.m.-3 p.m. (609) 897-3036/3029	Nassau Park, NJ 100 Nassau Park Blvd. Princeton, NJ 08540-5997 T & Th 8 a.m.-2:30 p.m. (609) 419-5666
Hopewell, NJ 311 Pennington-Rocky Hill Rd. Bldg. 8-TN, Room 107 Pennington, NJ 08534-2130 M-F 8 a.m.-2:30 p.m. (609) 818-4041	Wallingford, CT 5 Research Pkwy. Room 282G Wallingford, CT 06492-1951 M-F 8 a.m.-3 p.m. (203) 677-7940

Phantom Phone Number
(888) 423-7268
Mortgage Department
(800) 571-6985
Lost/Stolen ATM/Debit Card
(800) 472-3272
Debit Card Fraud
(800) 262-2024
www.bmsfcu.org

loan policy

Effective Date: April 27, 2012

Signature Loan Classification (Cont. Employee, no gap over 30 days)

Employed for: 6 months 1 year 5 years 10 years 15 years
Signature only: \$3,000.00 to \$ 7,500.00 to \$10,000.00 to \$12,500.00 to \$15,000.00
One co-signer: to \$5,000.00 to \$12,000.00 to \$15,000.00 to \$17,500.00 to \$20,000.00

LOANS are at INTEREST RATES as LOW as 7.5%

Each of these loans is available for 24, 36 or 48 months with over six months' employment.
A hold of \$100.00 will be placed on your main share account for the duration of any loan with B-M S Federal Credit Union.

Automobile Loan Classification (New and Used car rates)

New Cars: 100% financing including tax and title on NEW cars

	Rates as low as
24 months	5.25%
36 months	5.49%
48 months	5.99%
60 months	6.49%
72 months (over \$20,000.00)	6.99%

Used Cars: 100% of book value (Retail)

	Rates as low as
24 months 2001 thru 2003	5.25%
36 months 2004 thru 2008	5.49%
48 months 2009 thru present	5.99%

Historical autos are a case-by-case basis.

Recreational Vehicle Loan Classification (Boats, ATVs, motorcycles, trailers and motor homes)

New: • Up to 84 mo • 100% Dealer MSRP • 8.00%
• Available on RVs (trailers and motor homes) over \$20,000.00 up to a maximum of \$200,000.00.
• Less than \$20,000.00: Maximum term 5 years.

Used: • Up to 84 mo • 100% of book value (retail) • 8.50%
• Available on RVs over \$20,000.00 up to a maximum of \$100,000.00.
• Less than \$20,000.00: Maximum term 5 years.

Share Secured Loan Classification

3% above current dividend rate for maximum of 48 months, fully secured and 4% above current dividend rate for 50% secured.

Special Loan Classifications

Computer Purchase up to \$2,500.00 2 years 8.50%
Education up to \$5,000.00 3 years 8.50%

Real Estate Loan Classification *Home Equity Fixed Rate

Term: 5 years 7 years 10 years
Rate: 6.00% 6.25% 6.75%

Home Equity Line of Credit: *Prime minus .25% with ACH (Prime minus zero without ACH). Minimum rate 4.00% for the life of the loan.

NOTE: All loan applications will be subject to a credit bureau report before loan is approved. Loans must be paid down 30% before refinancing is available.

Annual Percentage Rate is based on certain creditworthiness criteria.

*All home equity loans are subject to a \$250.00 application fee that is *fully refundable* at closing.

Subject to change without prior notice.

apply for a loan anytime!

Call **AnyHour Loan** at
(800) 535-9490 or log on to our
Web site at www.bmsfcu.org and use
E-Z Loan, our secure online loan
application. Both of these services are
available 24 hours a day.



B-M S Federal Credit Union

*A Common Bond. An Uncommon
Commitment To Our Members.*



We do business in accordance with
the Federal Fair Housing Law and
Equal Credit Opportunity Act

the member connection

The Newsletter of B-M S Federal Credit Union



Shared Branching: Convenience And Access To Suit Your Busy Life!

It's 7:00 am and you're already frazzled from all it's taken just to get out of the house. You stop for some much-needed coffee on your way to work.

When lunchtime rolls around, you scramble to grab something to eat and squeeze in a few errands. Luckily there's a great new sandwich shop right next to the dry cleaner.


Later, when the workday has come to a close, it's family time. On your way to pick up the kids, you stop for gas, then pick up dinner at the market next to the gas station.

There's a common theme to the choices you made today—convenience! With your busy lifestyle, time is of the essence. The more accessible your options are, the easier your life becomes.

Shared branching at a Credit Union Service Center offers the easy access and convenience your hectic schedule demands. As a B-M S Federal Credit Union member, you have access to over 4,800 shared branching locations across the globe, allowing you to:

- Cash checks
- Make deposits and withdrawals
- Make loan payments
- Make transfers between accounts
- Purchase money orders, travelers checks and official checks
- Make balance inquiries
- And more!

Finding a Credit Union Service Center is easy and convenient!

- Search for the nearest shared branch on our home page, www.bmsfcu.org
- Ask a B-M S FCU employee
- Call (800) 919-2872 for locations
- Visit www.cuservicecenters.com to search and download locations to your GPS device
- Look for the CU Service Center logo 

When you're looking to simplify your busy life, look for a Credit Union Service Center! For more information, call or visit the B-M S Federal Credit Union branch nearest you.



B-M S FCU Holiday Loans Make The Season Sparkle

Spread holiday cheer this season—B-M S Federal Credit Union's low-rate Holiday Loan makes it easy!

During the month of November only, apply for up to \$2,500 at 8.5% for a maximum of 12 months. This low-rate loan is an affordable way to stretch your holiday budget and get something special for everyone on your gift list.

Apply online at www.bmsfcu.org using E-Z Loan, call AnyHour Loan at (800) 535-9490, or visit the B-M S FCU branch nearest you.

in this issue

Shared Branching • 1
 Holiday Loans • 1
 Holiday Relief Loans • 2
 Traveling Abroad • 2

Scholarship Applications • 2
 Annual Meeting Date • 2
 Bill Payer Winner • 2
 Gift Cards for the Holidays • 2

Holiday Club Accountholders • 2
 Our Newest Member • 3
 Credit Union Is Growing • 3

Benefits of Membership • 3
 Contact Information • 4
 Loan Policy • 4



Another Reason To Love The Holidays

Our popular **Holiday Relief Loan** will be available again during the months of December, January and February!

Apply for up to \$15,000 at 7.99% for a maximum of 48 months, and use the funds to consolidate high-interest debt from other sources, tackle a home improvement project, take a winter vacation or for any purpose you choose.

This loan is available for a limited time only, so apply today! Apply online at www.bmsfcu.org using E-Z Loan, call AnyHour Loan at (800) 535-9490, or visit the B-M S FCU branch nearest you.

Traveling Abroad This Holiday Season?

You can order your foreign currency easily and safely by visiting www.bmsfcu.org! Simply select "Foreign Currency" under the Products and Services Menu, and order your currency through our partner, eZforex.com. Your currency will be delivered directly to your home or office, and you'll avoid paying the excessive fees found in many airports, hotels or currency exchange outlets.

Scholarships

Applications for B-M S FCU's 2013 scholarships will be available at all branches beginning in November. You can also request an application by emailing ceden@bmsfcu.org.

Attention Members!

B-M S FCU's 58th annual meeting will be held on Thursday, October 25 at 4 p.m. in the cafeteria at Bristol-Myers Squibb in New Brunswick. We encourage all members to attend—hope to see you there!

Congratulations

Shaobi Zhuang received a \$100 Target gift card in our most recent Bill Payer drawing. Each quarter one Bill Payer user is randomly chosen to receive a prize. Each time you pay a bill online, you are entered automatically! If you're not currently enrolled in Bill Payer, signing up is easy and there's no monthly fee. Visit a B-M S FCU branch, email jhiles-skopas@bmsfcu.org or call (732) 227-5781.

One-Stop Shopping For Everyone On Your List

We've simplified holiday shopping! Instead of searching all over town to find the perfect gift for everyone on your list, pick up Visa® Gift Cards or American Express® Gift Cheques at B-M S Federal Credit Union.

Visa® Gift Cards

- Accepted anywhere you see the Visa® logo
- Can be loaded with amounts from \$10 to \$1,000
- Easy to replace if lost or stolen

American Express® Gift Cheques

- Widely accepted
- Available in denominations of \$25, \$50 or \$100
- Easy to replace if lost or stolen

If you're traveling this holiday season, we also offer American Express® Traveler's Cheques.

Your search for the perfect gift is over! Visa® Gift Cards and American Express® Gift and Traveler's Cheques are available at all B-M S FCU branches. Get yours today!

Holiday Club Accountholders:

Your holiday club funds and dividends will be transferred to your B-M S FCU account during the first week of November. Your holiday club will automatically renew for next year.



It's
a girl!



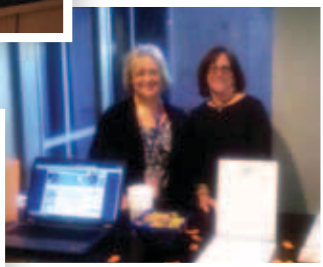
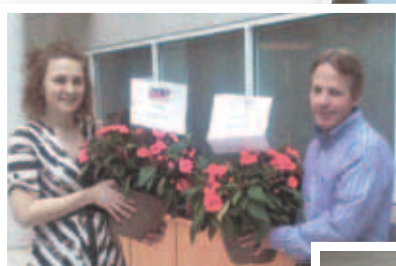
Welcome To Our Newest Member!

Congratulations to our Nassau Park MSR Maureen DeMedio and her husband Frank on the birth of their daughter, Brynlee Jay.

Our Credit Union Family Is Growing

Thanks to our recent membership drive, many new members and their families are experiencing the benefits of belonging to B-M S Federal Credit Union!

Jodi Hiles-Skopas and Kathleen Piscitelli visited many of our branches throughout the drive to share the benefits of credit union membership. Drawings were held for beautiful hanging plants. Congratulations to our prize winners: Garth Ewers, Holly, James McAdams, Joyce Zimmerman, Linda Carow, Rich Wolven, Ron Wilbraham, Stephanie Tressel, Svetlana Nedeska and Tammi.



Discover The Benefits Of Membership

When it comes to your financial well-being, it's important to have a strong partner in your corner. If you're a member of B-M S Federal Credit Union, you can rest assured that you have a financial partner for life!

Credit Unions were founded on the principle of "people helping people." At B-M S FCU, we truly do have your best interest at heart. That's why we're committed to giving you products and services that make sense for your life. Check out some of the great benefits of being a member:

- We offer a full array of products and services to meet all your financial needs, from checking and savings accounts to home and vehicle loans.
- You'll get the outstanding personal service you deserve—every time.
- When you're a member of B-M S FCU, your family members are eligible to join too!
- Once you're a B-M S FCU member, you're a member for life, even if you change jobs or move to a different area.
- B-M S Federal Credit Union membership is convenient! We're your one-stop shop for free notary service, wire transfers, American Express® gift and traveler's cheques, Visa® gift cards, money orders and more.
- You'll have access to more low- or no-fee products and services. B-M S FCU offers checking with no monthly service fee and no minimum balance requirement, as well as other fee-free services.
- Net Access (online banking) and Bill Payer make it easy to access your B-M S FCU accounts from any computer with Internet access.
- Your Credit Union deposits are insured up to \$250,000 by the National Credit Union Administration (NCUA), a federal government agency.

There are so many reasons why B-M S FCU membership is the right choice for you and your family. Let us make life easier for you! To learn more about our products and services, visit the B-M S FCU branch near you, go online to www.bmsfcu.org or call (888) 423-7265.